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AUG 26 2004

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FACSIMILE TRANSMISSION

DATE: August 26, 2004

TIME IN:

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| Name | Fax Number | Phone Number |
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| Examiner Frantzy Poinvil United States Patent & Trademark Office | 703-872-9306 | 703-305-9779 |

FROM: Howard I. Sobelman PHONE: 602-382-6228

MESSAGE:

**Response to Office Action attached - confirmation receipt
requested**

ORIGINAL DOCUMENT: Will be sent NUMBER OF PAGES (Including Cover): 15

CONFIRMATION NO.: 6112 CLIENT MATTER NO.: 10655.7700

PLEASE RETURN TO: Debbie Mier, 16S03 PERSONAL FAX: No

REQUESTOR: R. Lee Fraley DIRECT LINE: 602-382-6250

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I hereby certify that this Response Transmittal, pursuant to 37 C.F.R. §1.8 is being faxed to (703) 872-9306 and a confirmation copy is being deposited as U.S. First Class Mail this date with the United States Postal Service in an envelope addressed to: Mail Stop Amendment, Commissioner of Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on

Date: August 26, 2004By: J.D. Wilk

PATENT

**IN THE UNITED STATES PATENT
AND TRADEMARK OFFICE**

| | | | |
|--------------|---|-------------------|------------------|
| Inventor(s): | Crane, et al. | Docket No.: | 10655.7700 |
| Serial No.: | 09/415,632 | Examiner: | Poinvil, Frantzy |
| Filed: | October 12, 1999 | Group Art Unit: | 3628 |
| Title: | SYSTEM AND METHOD FOR DIVIDING A REMITTANCE AND DISTRIBUTING A PORTION OF THE FUNDS TO MULTIPLE INVESTMENT PRODUCTS | Confirmation No.: | 5093 |

RESPONSE TRANSMITTAL

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir/Madam:

Attached herewith is a response to an Office Action dated August 26, 2004 in the above-identified application.

FEE CALCULATION, CLAIMS AS AMENDED:

| | Claims remaining after amendment | Highest number previously paid for | Present Extra | Additional Fee |
|--|---|---|------------------|-------------------|
| Total Effective Claims | 12 | minus | 20 = | x 18.00 = \$ |
| Independent Claims | 2 | 3 = | x 84.00 = | \$ |
| If amendment enters proper multiple dependent claim(s) into this application for first time (per application) | | | \$260.00 + | N/A |
| | | | Subtotal: | \$ |

1559573

Appl. No. 09/415,632
Response dated August 26, 2004
Reply to Office Action dated 8/2/2004

**Fee Calculation: Request for Extension of Time pursuant to
37 C.F.R. §1.136(a)**

| | | |
|-----|--|---------------|
| [] | Response filed within first month after due date – add | \$ 110.00 |
| [] | Response filed within second month after due date – add | \$ 420.00 |
| [] | Response filed within third month after due date – add | \$ 950.00 |
| [] | Response filed within fourth month after due date – add | \$1480.00 |
| [] | Response filed within fifth month after due date – add | \$2010.00 |
| | | TOTAL: |

If one of the "small entity" boxes above is checked, enter half (1/2) of the second subtotal and subtract.

Information Disclosure Statement Pursuant to 37 C.F.R. §§1.97-1.98 N/A
TOTAL ADDITIONAL FEE ENCLOSED:

[] Please charge Deposit Account No. 19-2814 in the amount of \$_____.

A duplicate copy of this sheet is attached.

This statement does NOT authorize charge of the issue fee. The Commissioner is hereby authorized to charge any other fee specifically authorized hereafter, or any deficiency in the fee(s) filed; or asserted to be filed, or which should have been filed herewith or concerning any paper filed hereafter, and which may be required under 37 C.F.R. §§1.16-1.18 (deficiency only) now or hereafter relative to this Application and the resulting Official document under 37 C.F.R. §1.20, or credit any overpayment to Account No. 19-2814 for which purpose a duplicate copy of this sheet is attached.

Respectfully submitted,

By _____

Dated 8/26/04

SNELL & WILMER, L.L.P.
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Appl. No. 09/415,632
 Response dated August 26, 2004
 Reply to Office Action dated 8/2/2004

Fee Calculation: Request for Extension of Time pursuant to
 37 C.F.R. §1.136(a)

| | | |
|--------------------------|--|-----------|
| <input type="checkbox"/> | Response filed within first month after due date – add | \$ 110.00 |
| <input type="checkbox"/> | Response filed within second month after due date – add | \$ 420.00 |
| <input type="checkbox"/> | Response filed within third month after due date – add | \$ 950.00 |
| <input type="checkbox"/> | Response filed within fourth month after due date – add | \$1480.00 |
| <input type="checkbox"/> | Response filed within fifth month after due date – add | \$2010.00 |
| | TOTAL: | \$ |

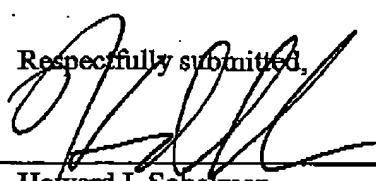
If one of the "small entity" boxes above is checked, enter half ($\frac{1}{2}$)
 of the second subtotal and subtract.

Information Disclosure Statement Pursuant to 37 C.F.R. §§1.97-1.98 N/A
TOTAL ADDITIONAL FEE ENCLOSED: _____

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Respectfully submitted,

 By _____
 Howard L. Sobelman
 Reg. No. 39,038

Dated 8/26/04

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